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UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA

Walter Winchell Young, II,

Court File No.: 05-161 PAM/RLE

ORDER

Plaintiff,

VS.

Trans Union LLC; CSC Credit Services, Inc.;

Experian Information Solutions, Inc.;

Equifax Information Services LLC;

First American Credco;

Household Bank (SB), N.A. d/b/a Orchard

Bank MasterCard; Credit Vision;

West Capital Financial n/k/a Midland Capital;

and Midland Credit Management Inc., d/b/a

Midland Capital Group,

Defendants.

Pursuant to a written stipulation entered into between the Plaintiff and Defendants

Midland Credit Management, Inc. (who is incorrectly sued and served herein as Midland

Credit Management, Inc. d/b/a Midland Capital Group) and Midland Capital Group, Inc.

(who is now known as Encore Capital Group, Inc. and who is incorrectly sued and served

herein as West Capital Financial n/k/a Midland Capital) stating that the above-entitled

action against these Defendants has been fully and finally compromised and settled on the

merits:

IT IS HEREBY ORDERED that any and all claims of the Plaintiff against these

Defendants are hereby dismissed with prejudice, each of the parties to bear and pay all

costs and expenses incurred or to be incurred by each respectively in connection with said

action.

Dated: August _______, 2005

s/Paul A. Magnuson

Paul A. Magnuson, Judge

United States District Court

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